

<i>SERFF Tracking Number:</i>	<i>ASPX-125665035</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Bankers Insurance Company of Florida</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CM AR03033AIR01</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Inventory Protection</i>		
<i>Project Name/Number:</i>	<i>Inventory Protection/CM AR03033AIR01</i>		

## Filing at a Glance

Company: American Bankers Insurance Company of Florida

Product Name: Inventory Protection	SERFF Tr Num: ASPX-125665035	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 09.0005 Other Commercial Inland Marine	Co Tr Num: CM AR03033AIR01	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: SPI AssurantPC	Disposition Date: 06/05/2008
	Date Submitted: 05/23/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): 05/30/2008		Effective Date (New): 05/30/2008
Effective Date Requested (Renewal): 05/30/2008		Effective Date (Renewal): 05/30/2008

State Filing Description:

## General Information

Project Name: Inventory Protection	Status of Filing in Domicile:
Project Number: CM AR03033AIR01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 06/05/2008	
State Status Changed: 06/05/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

RE: AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

NAIC# 019-10111 / FEIN 59-0593886

Inventory Protection Program

SERFF Tracking Number: ASPX-125665035 State: Arkansas  
Filing Company: American Bankers Insurance Company of State Tracking Number: EFT \$25  
Florida  
Company Tracking Number: CM AR03033AIR01  
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
Product Name: Inventory Protection  
Project Name/Number: Inventory Protection/CM AR03033AIR01

Company Filing #: INV CM AR03033AIR01

Line of Business: 9.0 Commercial Inland Marine

RULE FILING (for approval)

AB#IP#AR 04/08 Arkansas State Exception Pages (replaces edition 06/93)

Related Filing Documents

Expedited Terrorism Filing Transmittal

Dear Examiner:

We would like to revise our State Exception Pages to include the form numbers of our new/updated terrorism endorsement and notice, which are submitted separately under Company Filing Number INV CM AR03033AIF01. We have also revised the footer on all pages.

We wish to request an effective date of on or after 05/30/2008 for new and renewal business.

Thank you kindly for your attention to this submission. Please contact me with any questions at 800-852-2244, extension 33236 or via email at Annette.Thomas@assurant.com

## Company and Contact

### Filing Contact Information

Annette Thomas,  
11222 Quail Roost Drive (305) 253-2244 [Phone]  
Miami, FL 33157 (305) 252-6987[FAX]

### Filing Company Information

American Bankers Insurance Company of CoCode: 10111 State of Domicile: Florida  
Florida  
11222 Quail Roost Dr Group Code: 19 Company Type:

State: *Arkansas*

*State Tracking Number:* EFT \$25

Company Tracking Number: CM AR03033AIR01

*Sub-TOI:* 09.0005 Other Commercial Inland Marine

*Product Name:* *Inventory Protection*

Project Name/Number: Inventory Protection/CM AR03033AIR01

Miami, FL 33157  
(305) 253-2244 ext. [Phone]

Group Name: Assurant, Inc. Group State ID Number:  
FEIN Number: 59-0593886

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*SERFF Tracking Number:*      *ASPX-125665035*      *State:*      *Arkansas*  
*Filing Company:*      *American Bankers Insurance Company of*      *State Tracking Number:*      *EFT \$25*  
   *Florida*  
*Company Tracking Number:*      *CM AR03033AIR01*  
*TOI:*      *09.0 Inland Marine*      *Sub-TOI:*      *09.0005 Other Commercial Inland Marine*  
*Product Name:*      *Inventory Protection*  
*Project Name/Number:*      *Inventory Protection/CM AR03033AIR01*

## **Filing Fees**

*Fee Required?*      *Yes*  
*Fee Amount:*      *\$25.00*  
*Retaliatory?*      *No*  
*Fee Explanation:*  
*Per Company:*      *No*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Bankers Insurance Company of Florida	\$25.00	05/23/2008	20491965

<i>SERFF Tracking Number:</i>	<i>ASPX-125665035</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>CM AR03033AIR01</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Inventory Protection</i>		
<i>Project Name/Number:</i>	<i>Inventory Protection/CM AR03033AIR01</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Exempt from Review	Llyweyia Rawlins	06/05/2008	06/05/2008

<i>SERFF Tracking Number:</i>	<i>ASPX-125665035</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Inventory Protection</i>		
<i>Project Name/Number:</i>	<i>Inventory Protection/CM AR03033AIR01</i>		

## Disposition

Disposition Date: 06/05/2008

Effective Date (New): 05/30/2008

Effective Date (Renewal): 05/30/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rates/rules filing and review requirements.

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>ASPX-125665035</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Bankers Insurance Company of Florida</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CM AR03033AIR01</i>		
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<i>Product Name:</i>	<i>Inventory Protection</i>		
<i>Project Name/Number:</i>	<i>Inventory Protection/CM AR03033AIR01</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Transmittal, Cover Letter	Accepted for Informational Purposes	Yes
<b>Rate</b>	AR State Exception Page	Accepted for Informational Purposes	Yes

<i>SERFF Tracking Number:</i>	<i>ASPX-125665035</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Inventory Protection</i>		
<i>Project Name/Number:</i>	<i>Inventory Protection/CM AR03033AIR01</i>		

## Rate Information

Rate data does NOT apply to filing.



SERFF Tracking Number:	ASPX-125665035	State:	Arkansas
Filing Company:	American Bankers Insurance Company of Florida	State Tracking Number:	EFT \$25
Company Tracking Number:	CM AR03033AIR01		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0005 Other Commercial Inland Marine
Product Name:	Inventory Protection		
Project Name/Number:	Inventory Protection/CM AR03033AIR01		

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	AR State Exception Page	AB#IP#AR-	Replacement	AB#IP#AR-.PDF

# AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

## INVENTORY PROTECTION PROGRAM STATE EXCEPTION PAGES ARKANSAS

### A. FORMS

1. Master Policy AD9642PTT-0992
2. Certificate Declarations AD9764DTT-0792
3. Certificate AD9752CTT-0992

### B. MANDATORY ENDORSEMENTS

1. Mandatory Amendatory Endorsement AF8283ETT-0693
2. Mandatory Amendatory Endorsement AF8284ETT-0693
3. Certified Acts of Terrorism Coverage and Cap on Certified Acts Losses Endorsement AJ9713EPC-0408
4. Disclosure Notice Pursuant to Terrorism Risk Insurance Act N8051-0108

### C. OPTIONAL ENDORSEMENTS

1. Lender's Repossessed Units Endorsement AD9674ETT-0992 (attach to Master Policy only)
2. Lender's Rental Units Endorsement AD9646ETT-0792 (attach to Master Policy only)
3. Outstanding Principal Balance Endorsement AD9645ETT-0792
4. Exclusion of Flood and Rising Water Endorsement AD9644ETT-0992
5. Amendatory Endorsement AD9840ETT-0992

### D. RATES

1. Classes Other Than Mobile Home and Recreational Vehicles

Yearly Rates Per \$100			
Class	Comprehensive	Collision	Broad
Industrial	2.072	0.064	1.922
Marine	2.176	0.067	2.019
Computer	2.279	0.070	2.115
Motorcycles	1.761	0.054	1.634
Music	2.279	0.070	2.115
Office Automation	1.968	0.061	1.826
Golf Carts	1.865	0.058	1.730
Snowmobiles	2.072	0.064	1.922
TV and Appliances	2.279	0.070	2.115
Other Types of Inventory	Refer to Company		

# AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

## INVENTORY PROTECTION PROGRAM STATE EXCEPTION PAGES ARKANSAS

### D. RATES (Continued)

#### 1. Classes Other Than Mobile Home and Recreational Vehicles (Continued)

Per Occurrence Deductible Factors	
Deductible	Factor
250	0.97
500	0.95
1,000	0.88
2,500	0.85
5,000	0.82
10,000	0.74
25,000	0.62
50,000	0.56
75,000	0.49

#### 2. Mobile Homes and Recreational Vehicles

Per Unit/Per Occurrence Deductibles				
Deductible		Yearly Rates Per \$100		
Per Unit	Per Occurrence	Comprehensive	Collision	Broad
\$ 100	\$ 500	1.740	0.558	1.572
250	1,000	1.548	0.497	1.392
250	2,500	1.392	0.446	1.248
500	2,500	1.272	0.408	1.140
500	5,000	1.080	0.346	0.972
1,000	5,000	0.972	0.312	0.876
1,000	10,000	0.948	0.304	0.852
2,500	10,000	0.792	0.254	0.708
2,500	25,000	0.744	0.239	0.672

# AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

## INVENTORY PROTECTION PROGRAM STATE EXCEPTION PAGES ARKANSAS

### D. RATES (Continued)

#### 2. Mobile Homes and Recreational Vehicles (Continued)

Per Occurrence Deductibles			
Yearly Rates Per \$100			
Per Occurrence	Comprehensive	Collision	Broad
\$ 500	1.668	0.535	1.500
1,000	1.452	0.466	1.308
2,500	1.212	0.389	1.092
5,000	0.936	0.300	0.840
7,500	0.756	0.242	0.684
10,000	0.612	0.196	0.552
25,000	0.348	0.112	0.312

Aggregate Annual Deductibles			
Yearly Rates Per \$100			
Aggregate Annual Deductible	Comprehensive	Collision	Broad
\$ 25,000	0.696	0.223	0.624
50,000	0.384	0.123	0.348
100,000	0.300	0.096	0.276
200,000	0.264	0.085	0.240
300,000	0.216	0.069	0.192

#### 3. Catastrophe Fee

A catastrophe fee of 0.07 per \$100 per annum will apply in the state of Arkansas.

#### 4. Optional Coverages

#### Premium

- |  |                                       |
|--|---------------------------------------|
| a. Amendatory Endorsement                          | .01 per \$100                         |
| b. Exclusion of Flood and Rising Water Endorsement | .01 per \$100 credit                  |
| c. Outstanding Principal Balance Endorsement       | .01 per \$100                         |
| d. Lender's Rental Units Endorsement               | .12 per \$100 with \$1,000 deductible |

SERFF Tracking Number:	ASPX-125665035	State:	Arkansas
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TOI:	09.0 Inland Marine	Sub-TOI:	09.0005 Other Commercial Inland Marine
Product Name:	Inventory Protection		
Project Name/Number:	Inventory Protection/CM AR03033AIR01		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Transmittal, Cover Letter	<b>Review Status:</b>	Accepted for Informational Purposes	06/05/2008
<b>Comments:</b>				
<b>Attachments:</b>				
Transmittal.PDF				
Cover Letter.PDF				

# EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

This page applies to the following state(s) AR

Indicate Type of Filing
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
American Bankers Insurance Company of Florida	FL	0019-10111	59-0593886

## Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Annette Thomas 11222 Quail Roost Drive Miami FL 33157	305-253-2244 Ext.33236	305-252-6987	Annette.Thomas@assurant.com

## Filing information

Line of Insurance (see attachment)	Commercial Inland Marine
Company Program Title (Marketing title) (if applicable)	Inventory Protection
Filing Type ** see note below	Rule Filing
This application is used with:	Inventory Protection Program
Effective Date Requested	On or after 5/30/08
Filing date	5/23/08
Company Tracking Number	CM AR03033AIR01
Date filing approved in domiciliary state, if applicable	N/A

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	AR State Exception Pages	AB#IP#AR-0408	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	AB#IP#AR-0693	
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

- ☐ Is in compliance with the terms of the Terrorism Risk Insurance Act of 2002 and the laws of this state; and
- ☐ Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.



Signature

Annette Thomas  
Print Name

Manager  
Title



**ASSURANT**

American Bankers Insurance  
Company of Florida  
11222 Quail Roost Drive  
Miami, FL 33157-6596  
T 305.253.2244 F 305.252.6987

May 23, 2008

[www.assurant.com](http://www.assurant.com)

Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, AR 72201-1904

RE: AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

NAIC# 019-10111 / FEIN 59-0593886

Inventory Protection Program

Company Filing #: INV CM AR03033AIR01

Line of Business: 9.0 Commercial Inland Marine

RULE FILING (for approval)

AB#IP#AR 04/08 Arkansas State Exception Pages (replaces edition 06/93)

Related Filing Documents

Expedited Terrorism Filing Transmittal

Dear Examiner:

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Thank you kindly for your attention to this submission. Please contact me with any questions at 800-852-2244, extension 33236 or via email at [Annette.Thomas@assurant.com](mailto:Annette.Thomas@assurant.com)

Sincerely,

Annette Thomas  
Manager  
State Filings  
American Bankers Insurance Company of Florida  
cc: INV AR\_R1